A Glance at the City's Development.

STEADY GROWTH.

Her Many Points of Interest to

PARKS AND BUILDINGS.

Calonial, Revolutionary, and Confederate Landmarks.

CHURCHES AND SCHOOLS.

the folleges, Benevolent Institutions, and Associations.

FALTH AND CLIMATE

he Amusements, Libraries, and

RAILROAD CONNECTIONS. Manufacturing Establishments and Jobbing

Business.

TOBACCO AND GRAIN.

our Splendid Retail Stores and Their Trade.

BANKING FACILITIES.

Loan Building, and Investment Com-

SUBURBAN ANNEXES.

Inducements to Capitalists

to Invest.

FUTURE OUTLOOK.

Railways, Municipal Government, City Debt, and Taxes-A Bright Promise.

a development in Virginia the Rich-d people are prone not only to lose t, but in large measure appear to fail

orprise can accomplish under even the around an immense grand pyramid test in

fire had swept nearly the entire busihe door of a majority of our people.

Governor and several times Congressmal), and John R. Cooke, Commodore Maury, and others. The cemetery is one of the most beautiful in the country, and on the most beautiful in the country, and one who was and to be borrowed to have the one and pay the other, and he wheels of banking in motion. Note that the delta or realty elsewhere stry pledged their credit for these case, and the young men who came from the fields of surrender, with no save their paroles, addressed themato any labor that came to hand, no expect the most fashionable avenue in the city overlooks the Tredegar Works, the arsenal of the Confederacy, and affords a splendid vorelooks the Tredegar Works, the arsenal of the Confederacy, and affords a splendid vorelooks the Tredegar Works, the arsenal of the Confederacy, and affords a splendid vorelooks the Tredegar Works, the arsenal of the country pledged their credit for these cases and the young men who came from the fields of surrender, with no save their paroles, addressed themato any labor that came to hand, no expectation that came to hand, no expectation that the country of the confederacy, and affords a splendid the provided that the country of the confederacy, and affords a splendid the provided that the country of the confederacy and affords a splendid that the country of the confederacy and affords a splendid that the country of the confederacy and affords a splendid that the country of the confederacy and affords a splendid the country of the confederacy and affords a splendid that the country of the confederacy and affords a splendid the country of the confederacy and affords a splendid the country of the confederacy and affords a splendid the country of the confederacy and affords a splendid the country of the confederacy and affords a splendid the country of the confederacy and affords a splendid the country of the confederacy and affords a splendid the country of the confederacy and affords a splendid the country of the confederacy and affords a splendid the country of the confederacy th, and money had to be borrowed to becaty pledged their credit for these sposes, and the young men who came at uspired them in the blood-stained ing days of the Great Drama character-

Slowly the great heart of the Common wealth-for such Richmond always was, and always will be began to beat again and send the resuscitating elements of weard finance along the arteries of trade, not only here but throughout the rest of State. In proportion as she received, ank in the territory that had been inside of the Confederate lines was established. and here began practically the monetary starction and distribution of the new era; here was the genesis of Virginia's renewed

PRACTICALLY A NEW CITY. Taday Richmond is to all intents and Purposes practically a new city built upon in old, but for that reason the surest indicatest of foundations. She has all the enterprise and vitality of youth combired with the conserving influence of are and experience. In the twenty-six years of her commercial and industrial retilding very little material has been used that has not proved enduring, and to-daya queen of beauty and animation she sits entbrough upon her many hills crowned and blossoms, every one of which is sawith a garland of perennial historic leaves

cred to the State and to the South. THE TOURIST'S MECCA-Elehmond is the Mecca of tourists, and bounds in landmarks—Colonial, Revolutionary, and Confederate. The country for miles around was during the civil war one great battle-field. From Richmond, as the capital of the Confederacy, were directed all the great acts of that momentous struggle, in which southers talor won the admiration of the civilized world. Almost within rifle-shot of her old rife-pits and breastworks in which the thin gray line for months bid defiance to overwhelming numbers in 1865.

THE CAPITOL AND VICINITY. Taking the Capitol as a starting point, in any direction one goes along the streets of Richmond he meets with objects of inlerest. The foundation of the Capitol building was laid in 1785. Here the Con-wass of the Confederate States met. and

BUILDING OPERATIONS.

RELIGIOUS AND EDUCATIONAL. Richmond can safely challenge any city of her size in the Union as regards re-

GAS, WATER, AND ELECTRICITY.

BAILBOAD CONNECTIONS.

practically no railroad connections. Now she is the meeting point of four great sys-tems. The Atlantic-Coast Line via the

At the close of the war Richmond had



handsome home of its own erected.

AROUND THE CITY.

The battle-fields of Drewry's Bluff, (Fort Darling). Seven Pines (Fair Oaks), Mechanicsville, Gaines's Mills, Frazier's Farm, Savage Station, Malvern Hill, Cold; Harbor, Yellow Tavern, and Fort Harrison are within from five to fitteen miles of the corporate limits, and most of them are easily accessible. Seven Pines is reached by a short ride over a narrow-gauge railroad. At Yellow Tavern there is aiready a monument to the Confederate cavalry leader, General J. E. B. Stuart, and a monument is soon to be erected to General A. P. Hill, just a short distance north of the city. In the river a few miles below the cityl is anchored the United States monitor fleet. Recently the National Government completed a fine road, connecting Chimborazo Park with the Federal cemetery nearest to the city. tified that General Lee was about to evacuate Petersburg; the Treasury Department (city post-office), the sites of the War Department and the Nitre and Mining Bureau, &c., and the residence occupied by the family of General Lee and in which he resided with them for some time

GOING EAST.
Going east from the Capitol one passes the Monumental church, built on the site of the theatre which was burned in 1811, and in which fire the Governor of the State and sixty-three others lost their lives. Then comes the old stone house, dating back to 1737, and styled Washington's Headquarters; and next St. John's church where Patrick Henry delivered his celebrated speech in which occur the words, "Give me liberty or give me death." In this section are also Libby Hill or Mayshal Park the site of the soldiers. the Monumental church, built on the site or Marshal Park, the site of the soldiers and sailors monument, and Chimborazo Park, both of which command beautiful views of the river as it winds on towards Drewry's and Chaffin's Bluffs; and not fa, from the latter park is Oakwood cemeteryr the last resting-place of 16,000 Confederate

In the West End, where erstwhile were old fields, are rows upon rows of beautiful private residences of varied architectural design, and block after block of neat tene-ment-houses. Among the attractions of this section are the Lee equestrian statue

BUILDING OFFRATIONS.

In the matter of building Richmond has been making steady and continuous strides. Turn where one will and he encounters evidence of this. The new City Hail, to cost more than a million dollars, will be ready for occupancy in 1892; the Masens expect to get into their grand temple this year, the Commonwealth Ciub building is progressing rapidly; ground is shortly to be broken for the new Chamber of Commerce building, a seven-story structure to be erected on the corner of Ninth and Main streets; the Mechanics' Institute building can be regarded as a certainty; the Richmond and Danville and the Chesapeake and Ono Railroad Companies will within a reasonable length of time have new passenger depots, and Broad street especially can point to some of the largest and finest retail stores, recently erected, to be found in the entire South. In 1890 there were 339 new houses put up in the city. by Mercie, Monroe Park (the old fairgrounds where were encamped the first South Carolina troops that came to of the prominent and essential part Virginia at the beginning of the war); own city has played in that develop-but in large measure appear to fail son (noted Confederate hospitals), Camp the Confederacy), now the Exposition-grounds, the Virginia State penientinged extension of Richmond since | tentiary, where Aaron Burr was confined war constitute a most interesting study | during his trial for treason; Richmond problem of recuperation and a College, with its extensive buildings, king demonstration of what energy and | library, and museum: Hollywood, where

"Rank and file g, the people of Richmond had after the twelve thousand Confederate soldiers; the regation, April 3, 1865. Of a truth the was in sackcloth and ashes. A besom and the spacious Reservoir Park. In Hollywood are buried Presidents Monroe and and manufacturing-quarter out of Tyler, John Randolph of Reanoke; Henry tence; the residential sections were in A. Wise, Congressman, Governor, and Confederate General; and Generals J. E. B. tions were destroyed; our banking- Stuart, George E. Pickett, Ambrose P. Hill John Pegram, William Smith (twice Governor and several times Congressman), and John R. Cooke, Commodore omattox ceased when rebuilding com- of the most beautiful in the country, and

solds save their paroles, addressed them- of the Confederacy, and affords a splendid and rehabilitate their city as a commercial (a stone-yard now), the pot and skillett foundry (an electric-plant), the Confede rate soldiers' home from 1861 to 1865 (a part of Allen & Ginter's large eigarette-works), the Virginia Ordnance Department (part | tems.

RICHMOND, VA., SATURDAY, APRIL 18, 1891.



MANIFEST DESTINY.

MANIPEST DESTINX.

That it is Richmond's manifest destiny to become a great manufacturing centre is apparent to all who have looked into the situation. It is equally apparent that she is destined to become the great jobbing centre of the South. She has progressed too far towards these goals to be retarded. The future—the immediate future—holds for her an increase of population, a steady influx of capital, the enlargment of old plants, the building of new ones, the multiplication of trade relations, North, South, East, and West, and the opening of new territory for her merchants by the building of new lines of railroads.

No city on this continent is more advantageously located than Richmond for a sbip, yard and a Government gun-foundry, and it would seem that the establishment of these enterprises would logically follow the completion of the system of river improvements now in progress. The eyes of men who have given these subjects careful attention have long been turned upon Richmond.

What with the building up of the su-

ful attention have long been turned upon Richmond.

What with the building up of the suburbs of the city and the accommodations for rapid transit, Richmond is the home for the skilled mechanic. If he so selects a few minutes' ride over one of the streetcar lines will put him entirely away from the smoke and the noise of the shop and the factory, and if he is thrifty there is no place in which he can more readily become a property-owner. This is a consideration which should weigh as well with the capitalist contemplating investing in a manutalist contemplating investing in a manu-facturing plant as with the mechanic. A TYPICAL PICTURE.

In contemplating the future of Richmond her citizeus and strangers should remember that, as viewed from Chimborazo Park, Fulton, with its codar-works, its bagfactory, its chemical-works, its bagfactory, its chemical-works, its hubsand spoke-factory, its brick-works, its streetcar connections, and its stores, is but the type of many other industrial pictures that are destined to come into existence here. When the needs of the territory that looks to Richmond's jobbing tradefor supplies are considered it must be clear that there is no class of manufacturing that properly conducted would not pay in Richmond. There is the western corporate boundary.

The history of Manchester is interest its very genesis being marked by a neaver of industrial development with the content of the most progressive and prome cities in Virginia. Topographically triangle is characterized by an easy a sall along its area from the base to the the western corporate boundary.

The history of Manchester is interest its very genesis being marked by a neaver of industrial development with the content of the most progressive and prome cities in Virginia. Topographically triangle is characterized by an easy a sall along its area from the base to the clear that there is no class of manufacturing that properly conducted would not pay in Richmond. There is room here for countless minor industries requiring a high order of intelligent labor,

Any stranger who will drive over the city to-day, view her surroundings from her hills, talk with the business-men and manufacturers, visit her railroad depots and warehouses, can but conclude that this is an ideal, residential, and commercial centre.

THE SEASONS.

It has been before stated Richmond rarely has freezing weather. The winters here are generally mild but invigorating. In the spring Richmond comes out early in floral attire, and the grass in her yards and parks are emerald velvet itself. The summers are exceptionally free from long heated terms, and the railroads place our plants from the North to the vicinity of the base of supply capitalists will strike at Richmond, the golden mean.

To-day every interest of Richmond, manufacturing and commercial, throbs distributed the policy of future development along all lines of industry is brighter than it has been for industry in the past of supply capitalists will strike at Richmond, the golden mean.

To-day every interest of Richmond, manufacturing and commercial, throbs are future development along all lines of industry is brighter than it has been for industry in the product of the past of the base of supply capitalists will strike at Richmond, the golden mean.

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progress in motion.

Nothing could be more encouraging to our people than a view of Richmond retrospective, introspective and prospective.

RIVER VIEW.

A Delightful Suburban Village of Rich

River View comprises seventy-five acre

land is high and commanding, overlooking the city and surrounding country, with a magnificent view of the Jamesriver falls. The drainage is positively unsurpassed, and from a healthful standpoint it has few equals. The air comes fresh from the pine-hills of Chesterfield unpolluted by passing through any settlement, and the water is pure and soft. River View is not dependent upon any boom or manipulation for its success. Its location in the direct line of Riehmond's growth insures a steady, healthy increase in values. The River-View Company has been active in grading streets, building a street-car line (which is now in operation, running on schedule time), and erecting nice dwellings. The restrictions imposed by the company are such as exclude shoddy improvements and insure a de-Proximity to vast stores of raw material for supplying manufacturing plants.

A port with 16½ feet of water and the certainty of 25 feet in the near future.

A bonded dobt of only \$6,049,725,60, represented in large measure by valuable convertible assets.

Ownership of her gas- and water-works.

A gain in city taxes in 1890 over 1889 of \$37,257,20 A thorough system of sewerage, supplemented by unexcelled natural drainage. Pre-eminence as a tobacco market and strong position as a grain mark. Diversified manufactories having an aggregate capital of over \$16,500,000. Over \$7,500,000 capital invested in a continuously expanding jobbing trade.

Population, including Manchester and markets over 100,000. posed by the company are such as exclude shoddy improvements and insure a de-sirable class of settlers. Five cents will pay your street-car fare to any part of the

An Industrial Prophecy Being Rapidly Fulfilled. EDUCATIONAL. Church Edifices and Benevolent Expenditures.

BUILDINGRECORD

The Thriving and Progressive

Southside City:

ITS HISTORY.

The Amount Invested in New Houses.

MANUFACTURES.

Plants Established and in

RAILROAD LINES.

The Belt Track and Its Ad-

vantages. THE CITY DEBT.

Municipal Improvements Present and

Projected, BANKING FACILITIES'

The Work of Building and Loan Companies.

CLIMATE AND HEALTH Water Supply and Electric

Railway. SUBURBAN PROPERTY

A Field for Investment-The Outlook for the Future-Hearty Co-Operation of All Classes.

Situated on the south side of James river opposite Richmond and in a right angle triangle, the base of which is an irregular line of river-front, is Manchester, one of the most progressive and promising cities in Virginia. Topographically this triangle is characterized by an easy ascent all along its area from the base to the apex, that ascent being especially noticeable near

its very genesis being marked by a pro-phecy of industrial development which it has been fulfilling for years, and is destined to fulfil more completely in the near future. Its foundation may be said to have rested on a forge which was drawn in the Byrd lottery in 1768 by one Harry Moss. The early settlers of Manchester were largely of the sturdy Scotch-Irish element, and though many of the names associated with the primitive days of the place, are no longer found in her directory the impress of the energy, enterprise, and thrift of that element remains to the present time.

of the energy, enterprise, and thrift of that element remains to the present time.

OROANIZED AS A TOWN.

Manchester, the evolution of Rocky Ridge, was organized as a town in 1769, and in common with all cities and towns in Virginia has had its ups and its downs. Prior to the war it was the seat of many tobacco industries. After the war its people were, of course, impoveriabed, and though it escaped such a disaster as the conflagration that burned the greater portion of the business-quarter of Richmend, the latter by reason of its becoming early after the ecastion of hostilities the money centre of the State absorbed much of its trade. These conditions, however, were only temporary. Manchester and Richmond continus to be mutually dependent upon and of mutual benefit to each other, but Manchester has withm herself the factors of recuperation, and an independent progress in certain directions, and these were not slow in asserting themselves. She had the situation, the waterpower, the railroad connections, the climate, the tributary territory, and the will to make her a city, and they were all converged to that consummation with substantial and gratifying results.

The redourtaining of Manchester may be likened to the effects of grafting a new branch upon an old and vigorous stem. The redevelopment of the city antedates the phenomenal progress in Virginia in the last two years. It began about a half-decade ago, and each year has been an improvement on the one preceding it—each year has verified the promises of its predecessor. The half-decade has been an era of municipal improvement, of building of residential and business-houses, of business expansion, and of territorial extension.

MANCHESTER OF TO-DAY.

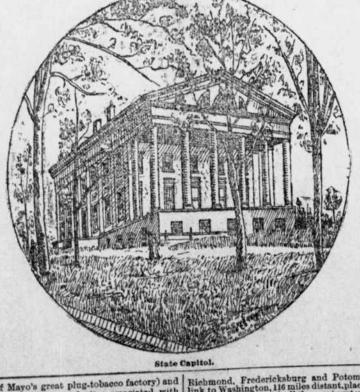
MANCHESTER OF TO-DAY.

MANCHESTER OF TO-DAY.

The Manchester of to-day is a place instinct with the evidences of nineteenth-century city progress, wherever one turns. The streets are well laid off, paved and graded, \$100.000 having been spent on them last year. Throughout the city are electric-lights and telephone service, the latter connecting with Petersburg and Richmond, and a perfect system of sewerage has been planned and will be completed as once. The water for drinking and domestic purposes is drawn from the river at a point beyond the possibility of contamination, and pumped into a tower, whence it is distribut to over the city in abundant supply.

BULLDING.

Building in Manchester during the year 1890 was remarkably active, the value of these improvements reaching \$147,430. When the year closed 155 new houses had been completed and 20 were unfinished, and as an indication of what the present year promises it is mentioned that at one meeting of the City Council recently, applications for permits to brild new houses to the number of thirty-three wors received. The buildings erected during 1880 and those now under way embrace residences, stores, and industrial plants



of Mayo's great plug-tobacco factory) and other buildings and sites associated with the Confederate Government.

North of Broad street are the Virginia Medical College, Valentine's studio and gallery, the residence of John Marshall, the location of the Confederate States pitre-beds, Shockoe Hill cemetery, the Jewish burying-ground with its unique Confederate section, &c.

RAYR DISAPPLARED.

Libby Prison has been transplanted to

lation in late years. The manufacturing interests of Richmond, therefore, constitute a most potent factor of her industrial life and are very diversified. In 1890 the number of manufactories in Richmond was 783, employing 21,518 hands, and having a capital in business of \$15,505,520. The gross amount of sales was \$34,580,947; increase over 1889 of plants 99; hands employed, 1,165; capital invested, \$3,075,775, and amount of sales. \$3,491,987.

THE IRON INTEREST. The amount of sales of the iron-plants, not including many of the smaller dependencies, but only taking in such establishments as the Tredegar, the Vulcan, the Richmond Locomotive and the Old Dominion Nail- and Iron-Works, was \$4,149,700 and the number of hands employed 3,354. When it is remembered that the development of Richmond iron industries have THE FLOURING-MILLS.

has a church membership of nearly forty thousand souls, and the contributions to church objects in 1890 amounted to over three hundred thousand dollars. The church buildings number seventy-five, and many of them are exceedingly handsome structures. The public-school system is on the best possible basis, and the private schools—both male and female—are numerous and of high grade. In the Medical College, Richmond College, and the Mechanics' Institute respectively there are facilities for affording medical, liberal, and technical education. Along with the churches of the city should be noted the Young Men's and the Women's Christian Associations (the former has a handsome building and the lattersoon will have); the The great flouring mills of Richmond and Manchester—the Gallego, the Haxall, and the Dunlop—with their capacity of and the Dunlop—with their capacity of some 3,500 barrels per day, made sales amounting to upwards of \$2,000,000, although one of these plants suspended operations for several months to put in improved machinery. The flour trade of the city with South America was broken up by the war, but is being rapidly regained, and there can be no question that it is destined to attain larger proportions then ever before. The Richmond brands Associations (the former has a handsome building and the latter soon will have); the several orphan asylums; the homes for aged persons; the homes for the sick, and the City Mission. Nowhere in the world are the poor better taken care of than in Richmond.

up by the war, but is being rapidly regained, and there can be no question that it is destined to attain larger proportions than ever before. The Richmond brands are the standard brands in the South American markets, owing to the fact that they stand the climate better than any other, a fact due in large measure to the quality of the wheat that feeds the Richmond mills.

TOBACCO.

Richmond maintains ber eminence as a tobacco market, her brands of plug. cigarettes, smoking-tobacco, and cheroots standing in the front rank. The amount of sales of tobacco reprized were over \$2,000.

The sales of tobacco reprized were over tensive area. Nearly all the money received from the loose-tobacco sales goes directly into the channels of the retail trade of the city, and with the wheat money is an important factor in keeping that trade so active. The total receipts for the tobacco year to September 30, 1830, were 35,371 hogsheads, 4,588 tierces, and 1,183,439 pounds of loose. In 1830 Richmond became the foremost cheroot market in the world. The rotail tobacco stores compare favorably with any in the Union. The tobacco jobbing trade is a heavy and continuously expanding business, and the city is a leader in the matter of manufacturing tobacco machinery and handling tobacco supplies.

SUNDRY INDUSTRIES.

Last year the sales of the fortilizing-factories amounted to \$1,045,090, of the manufacturing druggists to \$1,465,090, the factories amounted to \$1,046,000, of the manufacturing druggists to \$1,645,000, the acid- and ammonia-works to \$40,000, the sash, blind, and door-factories to \$515,000, bag- and cotton-goods factories to \$400,000, cedarware. hub- and spoke-plants to \$295,000, the paper and wooden-box and blank-book factories to \$639,700, carriage- and wagon-factories to \$423,000, granite-works to \$598,300, paper-mills to \$450,000. Pork-packing establishments exclusive of rehandled goods) to \$020,000, boot, shoe, and leather-goods factories to \$21,10,000, tanneries to \$245,000, furniture- and mattress-factories to \$225,000, agricultural-implement-factories to \$322,000, basket, broom, and willowware-factories to \$406,000, clothing-factories and merchant tailors to \$340,000. Other important industries are bark- and sumacmills, barrel-factories, brick-works, candy-factories, spice-mills, glue-works, lubricating-mills, saddle-, harness-, and trunk-factories, soap-factories, tinware- and totoe-factories, &c. In giving the number of hands employed in the manufacturing establishments of Richmond no note is taken of the mechanics in the extensive railroad straverse the finest grazing sections of the State, putting beef, cattle, and sheep here at the lowest prices. We are near enough to the saa to secure all of its iuxuries, while the territory immediately adjacent yields prolifiely in the way of fruits and vegetables. All the railroad lines centring at Richmond connect. On the Atlantic Coast Line the heavy through freight North and South is carried around the city over a belt track, and the Chesapeake and Ohio will soon construct a similar link to connect their James-River division with their manusem, thus relieving their yards of a large amount of traffic that interferes with the hardward of the city over a belt track, and the Chesapeake and Ohio will soon construct a similar link to connect their James-River division with their manusem, thus relieving their yards of a large around the city over a belt track, and the Chesapeake and Ohi

THE JOBBING TRADE.

pulse to the work of creeting new residences throughout the city, and as one are most advantageous locations for manifem indicating building operations, it may be noted that last year pere was inspected like a 37,050,056 feet of lumber. NEW PLANTS THIS YEAR. FIRE DEPARTMENT AND POLICE.

citizens within a few hours' ride of the Vi-ginia seaside resorts and the Piedmont sec tion, and within a day's ride of all the cele

WHAT OF THE FUTURE ?

What of the forces?
What of Richmond's future? Before essaying to answer that question let us summarize the conditions from which that future is to be projected:
A city a large part of the business and

nanufacturing portion of which is reared in the débris of a most terrible conflagra-A system of railroads placing her in con

37,257.20. A thorough system of sewerage, supple-

The Richmond Fire Department is thoroughly organized and composed of the best of material, and there is a complete fire-alarm and telephone system in the city. The material of the police force is exceptionally fine also, and the perfect is exceptionally fine also, and the perfect of old plants is continuously going on, and on the system of the system of the system of the perfect the general trade extension is constant. Richmond never rushes, but she never stands still. She never moves forward further than she can stay, but she moves unceasingly vnd along the lines of certainty. Any stranger who will drive over the city munity is essentially law-abiding.

The New City Hall.

munity is essentially law-abiding.

Foreign population.

Richmond has considerable foreign-born population, but taking it by and through it is a most substantial and desirable element—a bread-winning, public-spirited element. We have none of the poletariat of Europe, and do not want them. The community of interest between the native-born citizens and the foreign-born is marked, and some of our most influential citizens are It has been before stated Richmond rarely has freezing weather. The winters here are generally mild but invigorating. In the spring Richmond comes out early in floral attire, and the grass in her yards and parks are emerald velvet itself. The summers are exceptionally free from long heated terms, and the rairoads place our citizens within a few hours' ride of the Virgitizens within a few hours' ride of the Virgitiz zens and the foreign-born is marked, and some of our most influential citizens are numbered among the latter. The country round about Richmond offers superior inducements for immigrants with small capital who desire to pursue farming, and there is in our shops a growing demand for skilled labor.

THE RETAIL TRADE. tion, and within a day state. The brated mountain resorts of the State. The autumns in Richmond are simply perfect for out-door recreation.

THE MARKETS.

Our markets are well and abundantly supplied. Our railroads traverse the finest graxing sections of the State, putting beef, cattle, and sheep here at the lowest prices. We are near enough to the sea to secure all of its luxuries, while the territory immediately adjacent yields prolificly in the way of fruits and vectables.

TIPANSION.

The result of these conditions and influences has been a very decided territorial expansion of Richmond beyond its corporate limits, particularly during the last few years. Increase of population and the consequent absorption in the city by buildings of superfluous lots and parts of lots has created a demand for suburban residences, and now Richmond is spreading east, west, and north, while her sister city. Manchester, is also expanding in every available direction. The topography here is such that all the Richmond annexes are of a piece with the city in respect of natural conditions for drainage, advantages of pure air, and pleasant scenery. West of the city there is an extensive plateau with a gentle rise for miles. This plateau sweeps around to the northward and to the eastward. The northern plateau is separated from the city by a rayine, which has been al-



towns throughout the State.

A banking capital of \$3,000,000, with surplus of some \$2,000,000, and loan and investment companies, which increase largely the available capital for business pur-A delightful and healthy climate. Well-regulated fire and police depart-